



Nationwide Credit, Inc.
 PO BOX 26314
 LEHIGH VALLEY PA 18002-6314
 Monday-Friday 8:00 am-6:00 pm ET 1-877-653-7089

AMERICAN EXPRESS
 Account Number: XXXXXXXXXXX95003
 Account Balance: \$8,922.60
 Date: 12/01/2014

Let Us Help You!

Your outstanding balance with the above-referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The account balance as of the date of this letter is shown above.

We understand that the economic difficulties faced today are extremely stressful and we want to help lessen the stress of your debt obligation by offering you the opportunity to resolve this account now.

For your convenience, you can make a payment using any one of the options below:



Pay Online: PayNow.SolveMyDebt.Com NCI ID: 14335102845 and User ID: 547445.



Pay by Mail: PO BOX 26314 LEHIGH VALLEY PA18002-6314



Pay by Phone: Toll free at 1-877-653-7089.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose. American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt of \$600 or more. Please consult your tax advisor concerning any tax questions. This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

MAURICE RICO

A01A
082214

*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL
 PO BOX 26315
 LEHIGH VALLEY PA 18002-6315

00870

| | |
|------------------|-----------------|
| ACCOUNT NO: | XXXXXXXXXX95003 |
| ID NUMBER: | 2845 |
| BALANCE DUE: | \$8,922.60 |
| AMOUNT ENCLOSED: | |

023/A01A/522/12/01/2014

52898-02A15***AUTO**MIXED AADC 350
 Sara Badri
 905 6th St
 West Babylon NY 11704-4515

o Change of address: Print New Address on Back

REMIT TO:

NATIONWIDE CREDIT, INC.
 PO BOX 26314
 LEHIGH VALLEY PA 18002-6314

2845 8

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

New York City Department of Consumer Affairs License Number: 0914159

NOTE CHANGES ONLY

| | | | |
|------------|----------------------|------------|----------------------|
| FIRST NAME | <input type="text"/> | MI | <input type="text"/> |
| LAST NAME | <input type="text"/> | | |
| ADDRESS | <input type="text"/> | | |
| | <input type="text"/> | | |
| CITY | <input type="text"/> | HOME PHONE | <input type="text"/> |
| STATE | ZIP | WORK PHONE | <input type="text"/> |



PO BOX 26314
LEHIGH VALLEY PA 18002-6314
Monday - Friday 9 AM to 6 PM EST
1-877-658-8518
myaccount.ncirm.com

Account Number: XXXXXXXXXXXXX7500
Account Balance: \$2,122.26
Date: 03/06/2015

We Want to Help You - Your Way!

Your outstanding balance with the above referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The Account Balance as of the date of this letter is shown above. The following options are available to help you resolve this account:



Secure Online Portal: myaccount.ncirm.com is available 24 hours a day to schedule payments, negotiate alternatives, manage your account and more!

Login using your NCI ID: **15065135244** and
Password: Last four digits of your SSN

Pay by Mail: Send your check or money order to
NATIONWIDE CREDIT, INC.
PO BOX 26314, LEHIGH VALLEY, PA 18002-6314
Reference your NCI ID on your check or money order
Pay by Phone: Toll free 1-877-658-8518

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment against you and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

We look forward to assisting you in resolving this account.

MAURICE RICO
Nationwide Credit, Inc.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.



myaccount.ncirm.com

> 24-hour Access

> Make,
Cancel or
Reschedule
a Payment

> Change your
Contact
Information

> Tell Us How
You Would
Like Us to
Contact You

> And More...

C13
063014/082614

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PERSONAL AND CONFIDENTIAL
PO BOX 26315
LEHIGH VALLEY PA 18002-6315

06482



006/C13/C13/03/06/2015

24-hour account access: myaccount.ncirm.com



54417-06A74***AUTO**MIXED AADC 750
Annmaria Patterson
66 Sunset Ave
Farmingdale NY 11735-5359

| | |
|------------------|------------------|
| ACCOUNT NUMBER: | XXXXXXXXXXXX7500 |
| NCI ID: | 5244 |
| ACCOUNT BALANCE: | \$2,122.26 |
| AMOUNT ENCLOSED: | |

o Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.
PO BOX 26314
LEHIGH VALLEY PA 18002-6314

5244 7

New York City Department of Consumer Affairs License Number: 0914159

The State of New York Department of Financial Services requires NCI provide you with the following disclosure(s):

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C.

§ 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

NOTE CHANGES ONLY

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|------------|----------------------|------------|----------------------|
| FIRST NAME | <input type="text"/> | MI | <input type="text"/> |
| LAST NAME | <input type="text"/> | | |
| ADDRESS | <input type="text"/> | | |
| | <input type="text"/> | | |
| CITY | <input type="text"/> | HOME PHONE | <input type="text"/> |
| STATE | ZIP | WORK PHONE | <input type="text"/> |